

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:		
LIVORIO, JAYME ANN	§	Case No. 20-22212- TPA
Debtor(s)	§	Chapter 7
	§	
Jeffrey J. Sikirica, Trustee	§	
Movant	§	
v.	§	
	§	
No Respondents	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Jeffrey J. Sikirica, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

You are hereby notified that the Movant seeks an order affecting your rights or property.

You are further instructed to file with the Clerk and serve upon the undersigned attorney for Movant a response to the Motion by no later than December 27, 2022, in accordance with the Federal Rules of Bankruptcy Procedure, the Local Rules of this Court, and the general procedures of Judge Agresti as found on his Procedures webpage at <http://www.pawb.uscourts.gov/procedures>. If you fail to timely file and serve a written response, an order granting the relief requested in the Motion may be entered and the hearing may not be held. Please refer to the calendar posted on the Court's webpage to verify if a default order was signed or if the hearing will go forward as scheduled.

You should take this Notice and the Motion to a lawyer at once.

A Zoom Video Conference Hearing will be held on January 6, 2022, at 11:00 a.m. before Judge Thomas P. Agresti via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, you may use the following: Meeting ID: 160 2130 3488. For questions regarding the connection, contact Judge Agresti's Staff Lawyer or Deputy-in-Charge, at 814-464-9760. All attorneys and Parties may only appear by Zoom and must comply with Judge Agresti's Updated Notice of Temporary Modification of Appearance Procedures, dated and effective November 22, 2021, and continued until further order, which can be found on the Court's website at <https://www.pawb.uscourts.gov/content/judge-thomas-p-agresti>. Under the current COVID-19

UST Form 101-7-NFR (10/1/2010)

circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically arises members of the general public should immediately contact Chambers to make telephonic arrangements. Only ten minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date.

Date Mailed: 11/30/2021

By: /s/ Jeffrey J. Sikirica

Trustee, Bar No.: 36745

Jeffrey J. Sikirica
121 Northbrook Drive
Gibsonia, PA 15044
(724) 625-2566
trusteesikirica@zoominternet.net

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:
LIVORIO, JAYME ANN

§ Case No. 20-22212- TPA
§ Chapter 7
§
§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	3,750.00
<i>and approved disbursements of:</i>	\$	0.00
<i>leaving a balance on hand of¹:</i>	\$	3,750.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	3,750.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Jeffrey J. Sikirica	937.50	0.00	937.50
Trustee, Expenses - Jeffrey J. Sikirica	4.20	0.00	4.20
Attorney for Trustee Fees - Jeffrey J. Sikirica, Esq.	805.00	0.00	805.00
Attorney for Trustee, Expenses - Jeffrey J. Sikirica, Esq.	75.48	0.00	75.48

Total to be paid for chapter 7 administrative expenses:	\$	1,822.18
Remaining balance:	\$	1,927.82

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 1,927.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 1,927.82

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$4,758.04 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	1,453.58	0.00	588.95
2	Midland Credit Management, Inc.	882.82	0.00	357.69
3	Capital One Bank (USA), N.A.	463.78	0.00	187.91
4	Verizon	1,957.86	0.00	793.27

Total to be paid for timely general unsecured claims: \$ 1,927.82
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ Jeffrey J. Sikirica

Trustee

Jeffrey J. Sikirica
121 Northbrook Drive
Gibsonia, PA 15044
(724) 625-2566
trusteesikirica@zoominternet.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Jayme Ann Livorio
Debtor

Case No. 20-22212-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 01, 2021

User: dkam
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db	# Jayme Ann Livorio, 600 Nineteen North Dr, Apt 7, Pittsburgh, PA 15237-5375
15269795	Centers for Rehab Services, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15269796	Cranberry Psychological Center, 100 Northpointe Cir, Seven Fields, PA 16046-7851
15269801	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15269804	Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
15269805	Peoples Natural Gas, PO Box 6766, Pittsburgh, PA 15212-0766
15269807	Radius Global Solutions LLC, 7831 Glenroy Rd Ste 250-A, Minneapolis, MN 55439-3132
15269808	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, PO Box 22202, Owings Mills, MD 21117-1397
15269811	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15269812	UPMC St Margaret, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15269810	University of Pittsburgh Physicians, c/o Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 01 2021 23:42:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 02 2021 00:00:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15269794	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:04	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15308097	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 00:00:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15269797	Email/PDF: creditonebknotifications@resurgent.com	Dec 02 2021 00:00:09	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15269798	Email/Text: mrdiscen@discover.com	Dec 01 2021 23:42:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15307085	Email/Text: mrdiscen@discover.com	Dec 01 2021 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15269799	Email/Text: DSLBKYP@discover.com	Dec 01 2021 23:42:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
15269800	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 01 2021 23:42:00	Duquesne Light Company, 411 7th Ave, Pittsburgh, PA 15219-1942
15269802	Email/Text: bknotices@mbandw.com	Dec 01 2021 23:42:00	McCarthy Burgess and Wolff Inc, 26000 Cannon Rd, Cleveland, OH 44146-1807

District/off: 0315-2

User: dkam

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Date Rcvd: Dec 01, 2021

Form ID: pdf900

Total Noticed: 28

15307536	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 01 2021 23:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15269803	Email/Text: bankruptcy@ncaloans.com	Dec 01 2021 23:42:00	New Credit America, PO Box 9125, Portland, OR 97207-9125
15269806	Email/Text: bankruptcy_notifications@ccsusa.com	Dec 01 2021 23:42:00	Quest Diagnostics Inc, c/o Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
15270133	+ Email/PDF: gecsedl@recoverycorp.com	Dec 02 2021 00:00:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15269809	Email/Text: bankruptcydepartment@tsico.com	Dec 01 2021 23:42:00	Transworld Systems In, 2135 E Primrose St Ste Q, Springfield, MO 65804-4598
15324849	Email/PDF: ebn_ais@aisinfo.com	Dec 02 2021 00:00:13	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15269813	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 01 2021 23:42:00	Verizon Wireless, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Jason L. Karavias	on behalf of Debtor Jayme Ann Livorio jkaravias@verizon.net
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Jeffrey J. Sikirica	on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

District/off: 0315-2

User: dkam

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6